

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS**

In re: WYDRO, MARIA

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Case No. 08-20576

Debtors

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on August 06, 2008. The undersigned trustee was appointed on August 06, 2008.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realizes the gross receipts of \$ 201,979.54

Funds were disbursed in the following amounts:

Administrative expenses \$ 201,979.54

Payments to creditors 0.00

Non-estate funds paid to 3rd Parties 0.00

Exemptions paid to the debtor 0.00

Leaving a balance on hand of \$ 201,979.54

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 12/12/2008. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$6,973.65. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$6,973.65, for a total compensation of \$6,973.65. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: August 12, 2009

By: /s/ Richard M. Fogel  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 08-20576 CAD  
**Case Name:** WYDRO, MARIA

**Trustee:** (330720) RICHARD M. FOGEL  
**Filed (f) or Converted (c):** 08/06/08 (f)  
**\$341(a) Meeting Date:** 09/10/08  
**Claims Bar Date:** 12/12/08

**Period Ending:** 08/12/09

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	CASH ON HAND Debtor asserted personal property exemption	10.00	0.00	DA	0.00	FA
2	HOUSEHOLD GOODS AND FURNISHINGS Debtor asserted personal property exemption	800.00	0.00	DA	0.00	FA
3	WEARING APPAREL Debtor asserted personal property exemption	50.00	0.00	DA	0.00	FA
4	AUTOMOBILES AND OTHER VEHICLES Debtor asserted personal property exemption	2,400.00	0.00	DA	0.00	FA
5	MEDICAL MALPRACTICE ACTION (u) Objection to claim of exemption sustained (See Footnote)	100,000.00	190,000.00		201,979.54	FA
Int	INTEREST (u)	Unknown	N/A		5.21	Unknown
<b>6Assets</b>	<b>Totals (Excluding unknown values)</b>	<b>\$103,260.00</b>	<b>\$190,000.00</b>		<b>\$201,984.75</b>	<b>\$0.00</b>

RE PROP# 5 Settled pursuant to o/c dated 10-16-2008 for \$300,000. Settlement funds were payable to Farnan & Cahill, Ltd for \$61,084.80 for fees and expenses, to Medicare for \$36,935.66 for medical provider liens and the balance to the estate.

**Major Activities Affecting Case Closing:**

# Form 1

## Individual Estate Property Record and Report Asset Cases

**Case Number:** 08-20576 CAD  
**Case Name:** WYDRO, MARIA  
**Period Ending:** 08/12/09

**Trustee:** (330720) RICHARD M. FOGEL  
**Filed (f) or Converted (c):** 08/06/08 (f)  
**\$341(a) Meeting Date:** 09/10/08  
**Claims Bar Date:** 12/12/08

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
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Initial Projected Date Of Final Report (TFR): June 30, 2008

Current Projected Date Of Final Report (TFR): June 30, 2009

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-20576

Case Name: WYDRO, MARIA

Taxpayer ID #: 54-6848306

Period Ending: 07/22/09

Trustee: RICHARD M. FOGEL (330720)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*31-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
07/08/09	{5}	LOYOLA UNIVERSITY HEALTH SYSTEM	Settlement proceeds for medical malpractice action per o/c 10-30-08	1242-000	201,979.54		201,979.54

<b>ACCOUNT TOTALS</b>	<b>201,979.54</b>	<b>0.00</b>	<b>\$201,979.54</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>201,979.54</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$201,979.54</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-20576

Case Name: WYDRO, MARIA

Taxpayer ID #: 54-6848306

Period Ending: 07/22/09

Trustee: RICHARD M. FOGEL (330720)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*31-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-****31-65	201,979.54	0.00	201,979.54
Checking # ***-****31-66	0.00	0.00	0.00
	<b>\$201,979.54</b>	<b>\$0.00</b>	<b>\$201,979.54</b>

# TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-20576

Case Name: WYDRO, MARIA

Trustee Name: RICHARD M. FOGEL

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
Illinois Department of Healthcare & Family Service	\$ 2,127.55

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> RICHARD M. FOGEL	\$ 6,973.65	\$ 0.00
<i>Attorney for trustee</i> SHAW GUSSIS	\$ 5,857.50	\$ 138.86
<i>Appraiser</i>	\$	\$
<i>Auctioneer</i>	\$	\$
<i>Accountant</i>	\$	\$
<i>Special Attorney for trustee</i>	\$	\$
<i>Charges,</i> U.S. Bankruptcy Court	\$	\$
<i>Fees,</i> United States Trustee	\$	\$
<i>Other</i>	\$	\$
<i>Attorney for trustee</i>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i>	\$	\$
<i>Attorney for</i>	\$	\$
<i>Accountant for</i>	\$	\$
<i>Appraiser for</i>	\$	\$
<i>Other</i>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

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Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$43,809.10 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>Discover Bank/DFS Services LLC</u>	<u>\$ 10,580.48</u>	<u>\$ 10,580.48</u>
<u>2</u>	<u>PYOD LLC its successors &amp; assigns as assignee of Citi Card</u>	<u>\$ 12,816.30</u>	<u>\$ 12,816.30</u>
<u>3</u>	<u>PYOD LLC its successors and assigns as assignee of Citibank</u>	<u>\$ 6,048.31</u>	<u>\$ 6,048.31</u>
<u>4</u>	<u>CHASE BANK USA</u>	<u>\$ 4,796.09</u>	<u>\$ 4,796.09</u>
<u>5</u>	<u>PYOD LLC its successors and assigns as assignee of Washington Mutual</u>	<u>\$ 9,567.92</u>	<u>\$ 9,567.92</u>

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Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
11	Discover Bank/DFS Services LLC (Interest)	\$ 233.35	\$ 233.35
21	PYOD LLC its successors and assigns as assignee of Citi Card (Interest)	\$ 282.66	\$ 282.66
31	PYOD LLC its successors and assigns as assignee of Citibank (Interest)	\$ 133.39	\$ 133.39
41	CHASE BANK USA (Interest)	\$ 105.78	\$ 105.78
51	PYOD LLC its successors and assigns as assignee of Washington Mutual (Interest)	\$ 211.02	\$ 211.02
61	Illinois Department of Healthcare & Family Service (Interest)	\$ 46.92	\$ 46.92
7	FIA Card Services, N/A/Bank of America	\$ 14,008.81	\$ 14,008.81
71	FIA Card Services, N/A/Bank of America (Interest)	\$ 308.96	\$ 308.96
8	American Infosource LP as agent for Target	\$ 230.30	\$ 230.30
81	American Infosource LP as agent for Target (Interest)	\$ 5.08	\$ 5.08

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$127,506.61.

**UST Form 101-7-TFR (4/1/2009)**